



## **Patient-Centered Health Care Needed To Fix Broken System**

by Rep. Tim Walberg (more by this author)

Posted 05/01/2008 ET

Updated 05/01/2008 ET

For years, Americans have looked to Congress for answers about the way health care is delivered in our country. Our current system is fatally flawed, and right now more than 47 million individuals find themselves without coverage and millions more are underinsured.

Two vastly different answers to our current health care crisis have emerged. One side is advocating for a single provider system in which Washington, D.C. bureaucrats would have the ultimate decision-making authority over every American's medical coverage.

Supporters of this government-run health care approach advocate its ability to provide every American with a level of health care coverage, but fail to elaborate on the actual quality of care this approach will provide. Government-run health care programs all over the world are currently failing to meet the needs of those who need coverage.

According to England's Department of Health, nearly 900,000 Britons were waiting for admission to National Health Service hospitals at a given time in 2006. In other European countries with government-based health care, people can wait for weeks, months and even years for important, specialized treatments, such as heart surgery or chemotherapy.

Empowering bureaucrats through a "Hillarycare" approach would make visiting the doctor or going to the hospital similar to a trip to your local license branch. This kind of one-size-fits-all, Washington, D.C. based approach is wrong, and America needs a patient-centered health care system that gives consumers direct control over their health care decisions.

With that goal in mind, today I am introducing the Making Health Care More

**Affordable Act. This bill is a comprehensive solution that ties together six core reforms to make patient-centered health care more affordable and accessible:**

- 1) Provide Health Insurance Tax Credit -- If Congress provides a Health Insurance Tax Credit of up to \$2,500 for individuals and \$6,000 for a family of four, health insurance will become much more affordable and people will be able to take their health insurance with them when they switch jobs. Providing these tax credits will expand the health insurance market, make the current system more equitable, reduce the number of uninsured Americans and increase the number available options, while using the market to bring down the cost of health insurance.**
- 2) Create Association Health Plans -- These plans allow small businesses to band together to increase buying power in the market. Such a reform would lower overhead costs for small businesses and reduce health care prices for employees.**
- 3) Allow individuals the option to purchase health insurance across state lines -- This will help create a national market for health insurance by having consumers, not bureaucrats, find the coverage which best suits consumer needs. Consumers should have access to all benefits and services available throughout the United States.**
- 4) Build on the success of Health Savings Accounts -- HSAs allow people to take control of their health care decisions, make health insurance more affordable and increase choice. Though relatively new, HSAs offer consumers a wide range of benefits and are becoming increasingly popular as more Americans learn about how this individual ownership plan works. The number of Americans with HSAs increased 35 percent last year, meaning over six million Americans are now seeing the benefits of consumer-based health care.**
- 5) Stop lawsuit abuse -- Frivolous lawsuits are driving up costs of health care, thus limiting the number of physicians pursuing careers in certain specialties and forcing doctors to practice defensive medicine. My bill places a \$250,000 cap on non-economic damages and provides guidelines on how punitive damages are determined. For too long, trial lawyers have lined their own pockets by driving up health care costs.**
- 6) Encourage Health Information Technology -- High-tech efficiencies, such as**

electronic health records, increase health care productivity, lower costs and reduce the potential for medical errors. In fact, a study by the RAND Corporation revealed that widespread implementation of Health IT could save \$162 billion in health care costs and prevent 2.2 million undesired adverse drug reactions.

Unfortunately, many Americans do not have health coverage, and if they do, they often experience lapses in coverage, high costs and bureaucratic red-tape. Individuals and families need to be able to make important health care decisions without being denied by HMOs or the whims of Washington, D.C. bureaucrats.

We need a consumer-based health care plan to counter the draconian command and control plans of Barack Obama and Hillary Clinton. My legislation will improve the quality of care for all Americans, empower Americans to take control of their own health care and create a positive, consumer-driven alternative that frees up our health care system. Passing the Making Health Care More Affordable Act will provide necessary reform to our broken health care system and provide needed, high quality health coverage to more Americans.

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Congressman Tim Walberg represents the state of Michigan.

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